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1. An application control system for use in an environment including a plurality of smartcards and terminals, a plurality of host systems each adapted to interact with some or all of the smartcards and terminals, said smartcards and terminals including a multiple application operating system,

said system including at least card software located on said cards, terminal software located on said terminals, control software located on one or more remotely located processing devices, and a database in communication with at least said remotely located processing devices, said database including details of which applications are permitted to be loaded onto which cards and/or terminals, said card software, said terminal software and said control software co-operating so as to utilise the operating system on each card or terminal to download and/or delete applications on each card or terminal, such that said system provides a software system which enables the remote loading and deletion of applications independent of the operating system on each card or terminal.

2. A system according to claim 1, wherein said control software in cooperation with said database maintains details of the cards and terminals forming part of the system, a set of possible applications which can be loaded onto the cards and/or terminals, and details of which applications are permitted or required to be loaded onto selected cards and terminals.

3. (Amended) A system according to claim 1, wherein when a card or terminal is brought on line with the system, the system identifies the card or terminal and determines whether a new application needs to be loaded or an existing application needs to be removed, and the control software in cooperation with the card and/or terminal software cooperate to issue appropriate commands to the smartcard or terminal operating system to load or delete said applications.

4. A process for arranging the lease of capacity on one or more smartcards for utilisation by an application provider, for use in an environment including a plurality of smartcards and terminals, a plurality of host systems each adapted to interact with some or all of the smartcards and terminals, said smartcards and terminals including

5   a multiple application operating system, and a system including at least card software located on said cards, terminal software located on said terminals, control software located on one or more remotely located processing devices, and a database in communication with at least said remotely located processing devices, said database including details of which applications are permitted to be loaded onto

10 which cards and/or terminals, said process including the steps of:

(a)   the application provider requesting a search, using a set of user defined criteria, of said database in order to locate terminals and/or smartcards on which the provider may wish to load an application;

(b)   the control software conducting a search and returning a report to the

15 application provider;

(c)   the application provider confirming his desire to the control software to rent space;

(d)   the control software requesting approval from the one or more card and/or terminal owners for the application provider to rent space;

20   (e)   the card and/or terminal owner sending an approval to the control software; and

(f)   the control software sending a confirmation that the lease has been approved to the application provider.

25 5.   A process according to claim 4, wherein the process further includes the steps of:

(g)   the control software sending an encryption key to the application provider to enable their submission of their application for downloading to the specified cards and/or terminals;

30   (h)   the application provider sending a copy of their application encrypted using the encryption key to the control software; and

(i)   the control software updating the database so that it indicates that the application is to be loaded onto the specified cards and/or terminals when next they are online with the system.

5   6.   A process for arranging the lease of capacity on one or more smartcards for utilisation by application provider, for use in an environment including a plurality of smartcards and terminals, a plurality of host systems each adapted to interact with some or all of the smartcards and terminals, said smartcards and terminals including a multiple application operating system, and a system including at least card
10   software located on said cards, terminal software located on said terminals, control software located on one or more remotely located processing devices, and a database in communication with at least said remotely located processing devices, said database including details of which applications are permitted to be loaded onto which cards and/or terminals, said processing including the steps of:

15   a)   the application provider requesting a search of said database, using a set of user defined criteria, in order to locate terminals and/or smartcards on which the application provider may wish to load an application;

b)   the application provider receiving a report based on a search conducted by the control software;

20   c)   the application provider confirming his desire to the control software to rent space; and

d)   the application provider receiving confirmation from the control software that the lease has been approved by the card and/or terminal owner.

25   7.   A process according to claim 6, wherein the process further includes the step of:

e)   the application provider receiving an encryption key from the control software to enable their submission of their application for downloading to the specified cards and/or terminals; and

30   f)   the application provider sending to the control software, a copy of their application encrypted using the encryption key.

8.   A process for arranging the lease of capacity on one or more smartcards for utilisation by an application provider, for use in an environment including a plurality of smartcards and terminals, a plurality of host systems each adapted to interact with
5   some or all of the smartcards and terminals, said smartcards and terminals including a multiple application operating system and a system including at least card software located on said cards, terminal software located on said terminals, control software located on one or more remotely located processing devices, and a database in communication with at least said remotely located processing devices, said database
10   including details of which applications are permitted to be loaded onto which cards and/or terminals, said processing including the steps of:

a)   the control software receiving a request from the application provider to conduct a search of the database, using a set of user defined criteria in order to locate terminals and/or smartcards on which the application provider may wish to
15   load an application;

b)   the control software conducting a search and transmitting a report based on the results of the search to the application provider;

c)   the control software receiving a confirmation from the application provider confirming his desire to rent space;

0   d)   the control software requesting approval from the one or more card and/or terminals owners for the application provider to rent space;

e)   the control software receiving an approval from the card and/or terminal owners; and

f)   the control software sending a confirmation to the application provider
5   that the lease has been approved.

9.   A process according to claim 8, wherein the process further includes the steps of:

g)   the control software sending an encryption key to the application
0   provider to enable their submission of their application for downloading to the specified cards and/or terminals;

h)   the control software receiving from the application provider, a copy of the application provider's application, encrypted using the encryption key; and

i)   the control software updating the database so that it indicates that the application is to be loaded onto the specified cards and/or terminals when next they

5   are online with the system.

10. (Amended)   A smartcard adapted to be utilized in the system of claim

1.

11. (Amended)   A smartcard [or terminal] adapted to be utilized in the process of claim 4.

12. (Amended)   A smartcard software product adapted to be used in claim

1.

13. (New)   A terminal adapted to be utilized in the system of claim 1.

14. (New)   A terminal adapted to be utilized in the process of claim 4.

15. (New)   A smartcard adapted to be utilized in the process of claim 6.

16. (New)   A terminal adapted to be utilized in the process of claim 6.

17. (New)   A smartcard adapted to be utilized in the process of claim 8.

18. (New)   A terminal adapted to be utilized in the process of claim 8.

19. (New)   A smartcard software product adapted to be used in claim 4.

20. (New)   A smartcard software product adapted to be used in claim 6.

21. (New)   A smartcard software product adapted to be used in claim 8.

22. (New)   A terminal software product adapted to be used in claim 1.

23. (New)   A terminal software product adapted to be used in claim 4.

24. (New)   A terminal software product adapted to be used in claim 6.

25. (New)   A terminal software product adapted to be used in claim 8.